

FINANCE AND TRADE.

OFFICE OF THE DAILY APPEAL,
No. 100 N. Main St.,
Memphis, Tenn.,
January 11, 1869.

During the week money has been in active demand for the movement of cotton, and for one or two days our banks were run pretty low; but with liberal receipts from the East and a good mercantile demand for Eastern exchange, money has become easier. To-day the offerings of cotton bills were not so large, but our discount houses are generally well supplied and rates are steady at the closing quotations on Saturday.

Gold has not varied much during the week, and the large disbursement of the Government on the 1st did not have any material effect on it. It opened in New York for the week at 150 1/2; varied during the time 150 1/2; opened this morning at 150 1/2; and at 2 p.m. was 150 1/2. Dealers in this market buy at 150 1/2 and sell at 150 1/2. The offerings are very light and demand light also.

The stockholders of the German National Bank of this city hold an election for Directors to-day, to serve during the ensuing year. It is thought that the result will be very little change in the Board, as we believe the affairs of the bank have been managed, during the past year, to the satisfaction of all concerned.

In the way of discounting mercantile paper, we learn of an occasional transaction. Regular customers find no trouble in negotiating their bills, sixty or ninety day bills, but few of them are compelled to borrow, so that we may quote rates of interest as nominal. Upon the street 2 1/2 per cent. is the ruling rate on good collateral.

In outside stocks and bonds we have no sales to report. All railroad stocks are in fair demand, but we failed to learn of any offering. City bonds are quiet. Eastern orders are on the market, but they are limited to 400,000 dollars, and allow no margin to the buyers, and are unable to purchase at less than 40, though an occasional small lot is picked up at 40 1/2. A holder of \$300,000 on deposit in New York telegraphed to-day to know what they could sell for, and was answered 40 1/2. It is expected that they will improve daily, as the January interest was paid promptly at the first National in this city.

City paper does not seem to be in demand. We heard but one dealer express a desire to buy. The others had all they wanted. We quote at 75 buying. Selling at 78 1/2.

County Warrants are lower. One dealer bought as low as 72 during the day, but others paid 73 1/4. They sell at 74 1/2.

Police Receipts are firm at 94 1/2 buying. Selling at 95 1/2.

Several failures recently reported in New York makes it pertinent to inquire whether a great many commercial mishaps are not the result of extravagance and speculation as much as the effect of business retrogression. The numbers of great firms seem indispensable to their reputation to live in the most expensive manner. There are many houses in New York each partner of which is provided with a distinct establishment, including an elegant house, a business carriage and a private turnout. The profits are so nearly consumed to keep up this display that little is left to the firm wherefore to provide a margin for bad debts and the contingencies of trade. Again, when the firm is more thrifty and gathers a surplus, the temptation to put it out at the extravagant rates of interest now prevailing in the Wall street is uncomparable. This money is generally loaned to some friends on stock collateral, whose success frequently induces them to try a venture on their own account. Their legitimate business is soon lost sight of in the excitement of stock speculation, and failure is the evident consequence.

Uplands in Liverpool were active on Tuesday last at 11 1/2, but declined at the following day, and still another at 10 1/2 on the next day. There was no change on Friday, but on Saturday a reaction set in and Uplands were quoted at 11 1/2. That market closed active at 11 1/2; Orleans, 11 1/2.

The New York market opened quiet but firm, with Uplands, 27 1/2. It gave way on Wednesday; declined another on Thursday morning; but jumped up again by Friday evening, and closed quiet but firm Saturday evening, with Uplands, 28 1/2. It opened firm this morning, with holders asking higher rates. At noon the demand was moderate and prices firm, with no change. The market was quiet, with no change; sales for the day, 1900 bales; Uplands, 28 1/2.

The New Orleans market at 11:30 a.m. to-day was very firm. Holders were asking higher rates, with no change. At 2:15 p.m. it was quiet but firm; 27 1/2. It was quiet but firm; 27 1/2. It was quiet but firm; 27 1/2.

Our market has been very firm all the week and prices have ranged very close to those of New York. During the early part of the week buyers went in with a rush and sales were active, keeping the unsold stock on hand much reduced. To-day there was a good inquiry and a few sales at 27 1/2. During the day there was very little disposition to sell on the part of holders, and buyers were timid. The high price ruling here has caused a large accumulation of stock on file in this direction. At Holly Springs and other points in the interior the increase in shipments to Memphis has been quite apparent, while by the river we have received very little. The few dozen of New Orleans. Some large purchases of the staple have also been made in that city on Memphis account. Our market, to-day, is 16 1/2 better than there. Much of this very distinct result is due to the superior advantages we possess for quick transit east. In five or six days at most, from the signing of the bills of lading in Memphis, the cotton is in New York, Boston or at the mills. We quote as follows:

CRASS STATEMENTS.
OF THE WEEK ENDING JANUARY 11, 1869.
Stock on hand Sept. 1, 1868, 1,200,000
Received from 1868, 1,200,000
Exported to-day, 1,200,000
Stock on hand at 12 m. to-day, 1,200,000

TRADE.
The general markets, during the week, have not been so active as much so as could be expected, with the roads in their present condition. The advance in cotton, it is thought, will cause some improvement during the coming week. Stocks are moderate, and few instances are in excess of the demand. The dry goods market has shown a fair degree of animation and buyers are disposed to take staple goods in excess of their immediate wants, owing to the upward tendency of all cotton fabrics, which have advanced from 10 to 15 per cent during the week. Many of

RAILROAD TIME TABLE.

Memphis and Little Rock Railroad.
To Madison and Little Rock, Ark.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving Little Rock Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

Memphis and Charleston Railroad.
Through Mail (daily).
Leaving Memphis at 7 a.m.
Arriving Charleston at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

Memphis and Louisville Railroad.
Express, R. R. (daily).
Leaving Memphis at 7 a.m.
Arriving Louisville at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

Brownsville Accommodation.
Leaving Memphis at 7 a.m.
Arriving Brownsville at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

RIVER MATTERS.
The river is still rising, but less rapidly. The swell in the past twenty-four hours amounted to twelve inches. White water is still running, but less rapidly. The swell in the past twenty-four hours amounted to twelve inches. White water is still running, but less rapidly.

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Steamer R. R. Forsyth, St. Louis.
Leaving Memphis at 7 a.m.
Arriving St. Louis at 5 p.m.
To Memphis at 7 a.m.
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STEAMBOATS.

FOR ST. LOUIS.
Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving Little Rock Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR EVANSVILLE.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving Evansville Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR ARKANSAS RIVER.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving Arkansas River Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR OCEGOA.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving Ocegoa Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR LOUISVILLE.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving Louisville Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR FRIAR'S POINT.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving Friar's Point Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR NEW ORLEANS.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving New Orleans Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR HALE'S POINT.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving Hale's Point Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR WHITE RIVER.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving White River Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
To Memphis at 5 p.m.

FOR ST. FRANCIS RIVER.
Regular Memphis and Little Rock Railroad.
Leaving Memphis Monday, Wednesday, Friday, Sunday, at 7 a.m.
Arriving St. Francis River Tuesday, Thursday, Saturday, at 5 p.m.
To Memphis at 7 a.m.
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EDUCATIONAL.

UNIVERSITY OF THE SOUTH.
RENEWAL MOUNTAIN, TENN.
The next Term of the Junior Department will open on the 1st day of February, 1869. Boys received at any age and prepared for College. Location, perfectly healthy, pure air, and beautiful scenery. For particulars, apply to the President, or to the Secretary, at the University.

BRINKLEY FEMALE COLLEGE.
Memphis, Tenn.
This Institution will open on the 1st day of January, 1869. It is located at the southern base of the Blue Ridge Mountains, in the State of Tennessee. The College occupies a beautiful site, and is surrounded by a large body of water. For particulars, apply to the President, or to the Secretary, at the College.

TERMS OF STUDY OF 6 MONTHS.
(In October.)
For Branches of Education taught in the Female College, including a full course in English, Latin, French, German, Italian, Spanish, and all the modern languages. For particulars, apply to the President, or to the Secretary, at the College.

UNION FEMALE COLLEGE.
Orf rd, Mississippi.
Chartered by the State in 1854, and authorized to confer the Highest Educational Honors on Young Ladies.

MEANS-AM-CARE-Parents and Guardians are especially invited to consider the advantages of sending their daughters to the Union Female College. The College is located in a beautiful spot, and is surrounded by a large body of water. For particulars, apply to the President, or to the Secretary, at the College.

APARTMENT-AM-CARE-Parents and Guardians are especially invited to consider the advantages of sending their daughters to the Union Female College. The College is located in a beautiful spot, and is surrounded by a large body of water. For particulars, apply to the President, or to the Secretary, at the College.

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PHYSICIANS.

DR. HUSSELL'S
DISPENSARY AND INFIRMARY.
MEMPHIS, TENN.
DR. HUSSELL'S DISPENSARY AND INFIRMARY, located at No. 100 N. Main St., Memphis, Tenn., is a large and commodious building, and is well supplied with all the latest and most improved medical apparatus. For particulars, apply to the Dispensary.

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